

Exhibit "D"

LAW OFFICES

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Joel S. Isenberg

December 20, 2005

BY FAX TRANSMISSION

Christopher E. Sanspree
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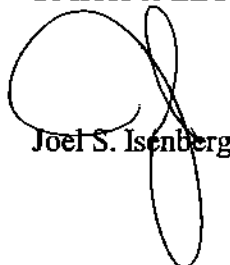
RE: Donald Bell; Katrina Bell v. Travelers Property Casualty Insurance Company, et al.
Our File Number: 18043

Dear Chris:

I am in receipt of your Notice of Service of Discovery of Documents in the above-referenced matter, which was e-filed on December 14, 2005. However, we have not yet received any documents responsive to Standard Fire's discovery requests or your clients' initial disclosures, both of which are overdue. I am assuming that the filing of the Notice with the court, without also serving the discovery on us, was simply an oversight. In any case, please forward them immediately, or correct the court record to reflect that they were not actually served.

Sincerely,

SMITH & ELY, LLP



Joel S. Isenberg

JSI/mtb

cc: Brenen G. Ely